

2021 Annual Report



Contents

Board Chair Letter 3

CEO Letter 4

Difference Makers 6

Financial Wellness 7

2021 By The Numbers 8

Dora 9

Live Life Fully Foundation 10

Supervisory Committee Report 11

Statements of Income 12

Statements of Financial Condition 13

Volunteers and Management Team 15

USALLIANCE in the News 16

Branch Locations 17

Contact Us 18



Recommitting to Our Members

Letter from the Board Chair

2021 was a year of weathering the storm for many people. We were immersed in a global pandemic, adapting to 2021's version of the new normal, and hoping for at least a partial return to pre-Covid life. As a cooperative community, I am proud to say that the USALLIANCE team once again rose to the challenge and was able to do right by our members time and time again. The ability of USALLIANCE to go above and beyond for our members and their communities is truly astounding.

Throughout the year, the Credit Union and Board focused on making sure our members could meet their personal banking needs no matter where they were in life. We reassessed how our branches operate within our communities and made a point to emphasize banking digitally with USALLIANCE. We re-opened some core partner branches, such as our VA Hospital Branch in West Haven, CT. With these re-openings, we were able to provide a sense of “returning to normal” for many of our members. We also added to our field of membership and extended our incredible services to more individuals across the country.

A core mission of USALLIANCE is to provide reliable, easy to use and affordable banking solutions to people of modest means. In 2021, the Board approved the formation of Dora Financial, LLC, a Credit Union Service Organization that specifically targets the underserved and underbanked. With this incredible development, USALLIANCE was able to spearhead the first bilingual cooperative-based neo-credit union dedicated to financial inclusion.

The Board continued to support the Live Life Fully Foundation, the Credit Union's newly formed charitable foundation. With support of the USALLIANCE team, the Foundation was able to assist with funding opportunities to promote financial wellness initiatives with our partners and in the communities we serve. In some cases, the Foundation helped members in difficult financial circumstances.

In 2022, we will continue the focus on and commitment to our members. We will emphasize the growth of services delivered digitally, as we rethink how people choose to bank and the availability of banking services. As a cooperative financial institution, we have built a reputation as an industry leader with out-of-box solutions for our members, and we will strive to build upon this reputation.

I am wholeheartedly thankful for the diverse sponsors, partners, and communities we serve – including all our members, staff, and volunteers – for their continued support and loyalty. Because of you, we have grown into a dynamic and successful cooperative organization. Working together, our momentum will lead us to new heights as a financial institution. We will continue to rise above the obstacles we face, while truly making a difference in our members' lives.

Sincerely,



Simon R. M. Walton

Board Chair



Redefining Success

Letter from the CEO & President

Success. It's a common term with a complex definition often measured in quantitative terms but experienced qualitatively. 2021 was a year of continued change and challenge as we extended our navigation of the uncharted waters of a global pandemic. It was a year of adversity, adaptability, and opportunity. As an organization, we were faced with the opportunity to redefine what the term success means to USALLIANCE, and we rose to the occasion with a renewed focus of being the cooperative financial services provider of choice and with a stronger financial base to support those efforts.

The most complex challenge of 2021 was taking multiple steps well outside our comfort zone and reexamining the terms we thought we knew. We let go of what “normal” meant and recalculated how “success” was measured, emphasizing qualitative measures beyond the traditional quantitative measures. Through this process, we have evolved not only as a credit union but also as people with a focus on serving the changing needs of a growing membership.

Our agility as a credit union was illustrated in 2020 when we adapted to a virtual work environment almost instantaneously. With the everchanging safety guidelines we faced that year, we continued to make improvements, optimize processes, and remain agile to keep the health, safety, and service expectations of our members and staff top priority. Most importantly, we strived to make personal connections and differences for our members beyond our traditional financial institution measures.

As the year passed, we saw glimmers of a return to “normalcy” in our day-to-day tasks and roles. The USALLIANCE team remained flexible, consistent, and innovatively adaptive in a remarkable way beyond the oscillations of the financial services industry. Our workspace was safely available, and employees were enabled to return back into the offices, consistent with updated safety protocols. We held re-openings at many of our branches, and with that, we were able to see many of our members return to in-person banking with us. All-in-all, we were

able to redefine the workplace and establish a new sense of “normal.” We did this all while leaning forward and making significant strategic strides toward the future needs of our members, communities, and partners.

As we recommitted ourselves to our members and staff and refocused on our roots as a cooperative, we pivoted back to strategies that drive growth, but with a passion for delivering greater member value. We quickly implemented new banking trends and enhancements as a catalyst for growth on the digital front, and we surpassed our ambitious benchmarks for deposits and earnings. We lent more than \$860 million to members, 48 percent of 2020's year-end loan balances. We enhanced member value through programs like our 3% cash back credit card. Expansion efforts resulted in our membership growing to over 133,000 members across the nation by providing exceptional products and services and offering industry-leading rates.



Letter from the CEO & President (cont.)

As always, USALLIANCE is committed to serving members through all phases of life, be it advances, opportunities, or transitions. Throughout 2021, we expanded our efforts to connect with members on several levels by remaining a constant in an ambiguous world. We created an improved member experience through virtual and branch transformations and incrementally enhanced the digital capabilities of online and mobile banking.

As an organization, we doubled down on financial wellness. We concentrated on assisting our modest means members by introducing new products. For instance, our MyLife Fresh Start is an account for members who struggle to qualify for traditional checking accounts and increasing instantly-available, small-dollar emergency loans without traditional credit score requirements. We strengthened our connections with our surrounding communities by deepening relationships with employers, communities, and partners to provide financial wellness products and coaching to help reduce stress throughout the economic and social turmoil of 2021.

Our Financial Assistance Department continued to impact members' lives through our COVID Hardship Program. We understood what a challenging year it was for every individual and developed assistance programs that provided broader and more sustainable financial relief than federal programs. On a related note, the Live Life Fully Foundation launched several initiatives to support those in need in our surrounding communities through donations and partnerships. If anything, 2021 highlighted our ability to be adaptive in prioritizing our members and their needs.

As for our hard-working staff, we took the time in 2021 to prioritize their tireless efforts. Our Difference Makers program, based on positive reviews and experiences members shared with us, really shined when we looked to re-establish a sense of human connection within the workplace. This internal program recognizes and rewards individual employees for going above and beyond. This program was a way to disrupt all of the negativity in the world with positivity and celebrate the wins our employees deserved as an organization – no

matter how big or small. At USALLIANCE, we know the whole can be greater than the sum of its parts; without our employees, to put it simply, we would not exist. We are immensely thankful.

As we look toward 2022, we will continue to recreate, reimagine, and redefine. By challenging what we know and sustaining our willingness to learn, we can excel in all areas. We will continue to showcase our unwavering commitment to members and employees, and we will strive to continue to grow both qualitatively and quantitatively as an organization. Several large-scale projects coming to USALLIANCE in 2022 will benefit the member experience as a whole. We are excited to extend our roots by making a difference in an unprecedented way in the financial services industry.

So, what does success mean to USALLIANCE? Prior to the pandemic, success was determined by the numbers. Throughout the past year, we have redefined what success looks like. **Whether it's meeting virtually on a computer, smiling behind a mask, or laughing together. Success is the ability to connect as human beings while working toward and achieving our members' goals.** We've established a culture that is more than just a financial institution. We are USALLIANCE Financial, and together as members or employees, we are evolving and continuing on a path to continued success.

Sincerely,



Kris P. VanBeek

CEO & President



The Difference Makers of

USALLIANCE Financial

To combat the negativity in the world throughout 2021, USALLIANCE Financial developed and implemented the Difference Makers Program for all frontline facing staff. It was through the establishment of this program that we were able to recognize, reward, and celebrate our employees as Difference Makers for their outstanding efforts in assisting members and making a real difference in their lives. Each week, on a company-wide scale, we would share the exceptional stories that members had shared with us about their experiences with our staff. We utilized this program as a tool to promote positivity and showcase the light that we as an institution can provide to members.

101 Difference Makers Awarded in 2021

"I had the most amazing experience of great customer service with Gigi at USALLIANCE. I came into the credit union at 4:30pm on the last day of the month and needed to get a certified check that day. However, the funds I needed were at another credit union, and they were having difficulty approving the transfer of funds. **I was truly blessed this day to be working with Gigi.** 5pm came, the front door was locked, and Gigi continued to help me try to find a solution. Gigi spent another 30 minutes on hold, trying everything to get the other credit union to release the funds. When all seemed hopeless and I was ready to give up, Gigi came up with the solution. **I have rarely worked with someone so friendly, positive, and professional.** Thank you so much!"

– Barbara G.

"I would like to thank my banker, Richard at USALLIANCE Financial. Unfortunately, I was greatly affected by Covid and was hospitalized for a long time. During that period, **Richard went above and beyond to assist me and my family** by protecting my account while I fought Covid and throughout my recovery. He was so kind and had such empathy for what I was going through during the pandemic, **I will never forget his kindness.**"

– John A.

"The professionalism I experienced with USALLIANCE Financial was hands down the best I have experienced from any financial institution ever. I worked with Jamie in the West Haven branch to get me started with a checking account. I've had financial hardships in the past and she walked me through each step without judgment through the process. She recommended different products for me and even took the time to come up with a financial goal plan for my future. **I've had many banks and have never had someone take the time to talk to me the way she did.** She gave me a short-term goal for the next 90 days and even a 12-month goal. **It feels weird to say, but I'm excited about my relationship with this credit union** and look forward to what they have to offer for my financial success! USALLIANCE should know they have a team member working so well for their organization, providing superior customer service and someone who is willing to go the extra mile!"

– Mike Z.



Financial Wellness

Financial wellness is not a destination. It's a journey that can sometimes be quite daunting. That's why we offer financial wellness tips at your fingertips through blogs and our financial education center so that you can learn as much as you'd like when the time is right for you.

At USALLIANCE Financial, we strive to provide access to all the tools necessary to better one's financial wellness right at their fingertips. Through our Financial Education Center, Blog, monthly eNewsletters, and #FinancialTipFridays, we publish tips, tricks, and how-to articles across a variety of mediums designed to improve one's financial literacy and overall financial well-being.

2021 Stats:



35 Blogs Published



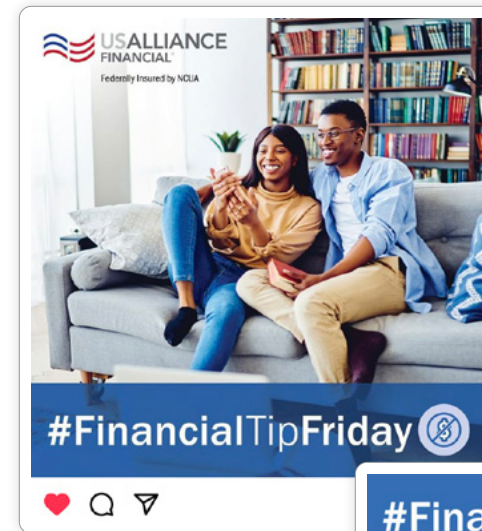
Reached 15,629 Individuals



53 #FinancialTipFriday Social Posts

Top Financial Education Blogs:

1. The Best Way to Boost Your Savings
2. Find the Right Account For Your Financial Needs
3. Credit Unions vs. Banks: The things you may not know



May 21, 2021

HDSA no withdrawal fees

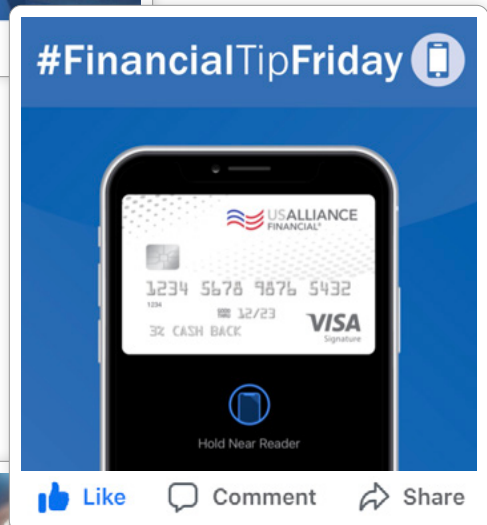
It's #FinancialTipFriday! We know that members should always have access to their money - without those pesky fees.



October 8, 2021

Mobile Wallets

If you have ever experienced the frustration of realizing you forgot your wallet at home, then you'll appreciate this tip! If you own a smartphone, set up your debit or credit card in your mobile wallet.



November 12, 2021

HDSA vs. Certificate

Happy Financial Tip Friday! Do you know the difference between a High Dividend Savings Account and a Certificate Account?

At USALLIANCE, we are committed to helping you save as much as possible by giving you the best rates possible.

2021 By The Numbers

All data as of December 31, 2021



133,637

Members Served



11

Branch Locations



216,046

Phone Calls



18,651

Chats

13,591 Live Chats + 5,060 ALLI Chats

**Call Center
Volume**



18,314

Emails



2,097

SMS/Text

Financial Assistance: 199
Member Relations: 1,316



28,139

Mobile Banking Users

80,494

Mobile Deposits Made



43,890

Online Banking Users



30,175

**Members Receiving
Free Credit Score**



9,537

**Web Bill
Pay Users**



12,538

**Virtual
Strongbox Users**



54,833

Debit Card Holders

12,960

Credit Card Holders

dora

Better Than a Bank

Dora Financial is a Bank On Nationally Certified neo-credit union powered by the cooperative movement and focused on reducing racial and economic disparities in banking. Dora specializes in providing a path to financial security and asset building with an all-digital bilingual financial experience. Dora Financial was developed by Coral Labs, and launched in 2021 as a credit union service organization (CUSO) backed by several partner financial institutions, including Affinity Plus Credit Union, Digital Federal Credit Union, Service Credit Union, and USALLIANCE Financial.

In 2022, we look forward to continue evolving the financial industry while expanding our partnerships with additional credit unions and like-minded organizations with the fundamental mission to serve the underserved and underbanked.

Dora Partners



Organization Partnerships

Bank On – Boston

Bank On – Connecticut

National Collaborative of Digital Equity - New Hampshire

As Seen In

Business Insider, Credit Union Times, CU Insight, The Financial Brand, Bank On, Yahoo Finance, Latinx Newswire, American Banker, WCVB Channel 5

2021 Awards & Recognition

-  **Filene i3 Innovation Award:** (Dora Announced as Winner in Feb. 2022 - Project started November 2021)
-  **Featured at CUNA GAC Conference 2022**
-  **Honorable Mention:** NYC[x] Moonshot: Financial Inclusion Challenge





The Live Life Fully Foundation is a not-for-profit charitable foundation established in 2020 with the aim to create a platform in which our members and their surrounding communities have fair and equal access to financial opportunities, community support, and financial education to help them achieve economic self-sufficiency to lead them on a path to live life to the fullest extent.

Mission: to provide opportunity, financial literacy, and a path to relief for those seeking financial wellness.

Core Values

Equity: We aspire for fair and equal access to financial opportunities with a primary focus on those who fall into the financially vulnerable population.

Inclusiveness: We practice and champion inclusiveness in our community. We honor the diverse strengths, needs, voices, and backgrounds of all members of our community.





Community: We look to provide a sense of community and support to individuals impacted by the daily stress, economic struggle, and chaos of modern life.

In 2021 we launched several significant initiatives to support members and their communities on a large-scale, impactful way, as well as grow the Foundation through extended donations and expansion of the volunteer board. In addition, we created partnerships and meaningful relationships with external vendors to support the Foundation and strive to meet the ultimate goal: to help members live life fully.

2021 Initiatives

- ✿ The Live Life Fully Foundation developed a “people-helping-people” program that awarded several micro-grants to members of our local community who were in need of financial stability during difficult times.
- ✿ We made our first grant donation to First Step Alliance, a not-for-profit organization committed to both charitable and educational causes with the goal of supporting justice-involved individuals in their successful re-entry into society and establishment of a sustainable financial independence through empowerment strength, connections, and donations.
- ✿ In collaboration with USALLIANCE financial, the Live Life Fully Foundation was able to donate laptops to the Good Shepard School located in New York City.
- ✿ The Live Life Fully Foundation was able to make several donations to individual members facing special financially troubling situations. In addition, the Foundation donated to many community organizations facing financial challenges as well as educational centers in need of specialized funding.

Follow the Foundation

-  www.livelifefullyfoundation.org
-  facebook.com/livelifefullyfoundation
-  [@LLFFInc](https://twitter.com/LLFFInc)
-  [@livelifefullyfoundation](https://www.instagram.com/livelifefullyfoundation)

Supervisory Committee Report

The Supervisory Committee is an independent body, appointed by the Board of Directors, which has the responsibility to ensure that the financial statements accurately and fairly present the financial condition of the Credit Union and that management practices and procedures safeguard the member's assets.

To accomplish our goals, the Committee engages both internal auditors and an independent public accounting firm to audit the consolidated financial statements. Internal audit findings, recommendations, and management responses are reviewed by the Supervisory Committee and presented to the Board of Directors. To ensure the consolidated financial statements fairly represent the Credit Union's financial position, the Supervisory Committee retained the services of the certified public accounting firm of Doeren Mayhew, to perform an audit in accordance with Generally Accepted Accounting Principles and to express an opinion on the fairness of the consolidated financial statements. Their audit report, which contained an unqualified opinion, dated February 28, 2022, confirmed the Credit Union's consolidated financial statements for 2021 were materially correct and presented in conformity with Generally Accepted Accounting Principles.



Shaun Pasquale
Supervisory Committee Chair

For a complete copy of the independent audit report performed by Doeren Mayhew, please call the Credit Union at (800) 431-2754 or email your request to memberservices@usalliance.org.



Statement of Income

All data as of December 31, 2021 & December 31, 2020

	2021	2020
Interest Income		
Loans to members	\$72,800,295	\$69,501,784
Investments and cash equivalents	949,644	1,943,414
Total Interest Income	\$73,749,939	\$71,445,198
Interest Expense		
Members' shares and savings accounts	\$10,989,698	\$17,418,668
Borrowings	8,516,288	9,052,969
Total Interest Expense	\$19,505,986	\$26,471,637
Net Interest Income	\$54,243,953	\$44,973,561
Provisions or loan losses	(2,220,000)	\$11,079,000
Net Interest Income After Provisions for Loan Losses	\$56,463,953	\$33,894,561
Non-Interest Income		
Fees and charges	\$ 5,661,113	\$5,969,624
Interchange income	3,710,141	3,058,882
Gain on sale of loans	2,349,941	1,375,335
NCUA distribution	2,495,102	--
Other Income	954,911	758,249
Total Non-Interest Income	\$15,171,208	\$11,162,090
Non-Interest Expenses		
Compensation and benefits	\$23,020,844	\$21,471,006
Office operations	8,171,651	8,155,701
Office occupancy	2,634,088	3,248,257
Loan servicing	3,899,248	1,882,030
Other expense	1,978,269	1,131,562
Advertising costs	1,752,596	632,167
Total Non-Interest Expenses	\$41,456,696	\$36,520,723
Net Income	\$30,178,465	\$8,535,928

Net Income

2021		\$30,178,465
2020		\$8,535,928
2019		\$15,058,334

The graphs accompanying the Statement of Financial Condition are unaudited. The consolidation of lines on the statements of financial condition and income may differ from the presentation format in the audited financial statements. For a complete copy of the independent audit report performed by Doeren Mayhew, please call the Credit Union at (800) 431-2754, or email your request to memberservices@usalliance.org.

Statement of Financial Condition

All data as of December 31, 2021 & December 31, 2020

Assets	2021	2020
Cash and cash equivalents	\$157,262,150	\$141,416,123
ACH receivable	9,501,469	15,462,035
Interest bearing deposits	1,850,000	2,100,000
Available-for-sale investments	318,052	5,225,436
Federal Home Loan Bank (FHLB) stock	15,810,500	15,703,400
Central Liquidity Facility (CLF) stock	3,910,549	3,525,818
Loans to members, net of allowance for loan losses	1,966,087,086	1,763,994,980
Accrued interest receivable	8,402,188	7,200,075
Prepaid and other assets	50,102,973	44,344,538
Property and equipment, net	2,173,834	2,832,004
NCUSIF deposit	14,588,439	12,265,156
Total Assets	\$2,230,007,240	\$ 2,014,069,565

Liabilities and Members' Equity

Liabilities:

Member and non-member shares and deposits	\$1,697,548,991	\$1,515,194,387
Borrowings	315,000,000	315,000,000
Uninsured secondary capital	18,400,000	18,800,000
Accrued expenses and other liabilities	23,686,968	21,581,422
Total Liabilities	\$2,054,635,959	\$1,870,575,809

Members' Equity:

Regular reserve	\$17,582,100	\$17,582,100
Undivided earnings	159,281,650	129,103,185
Accumulated other comprehensive loss	(1,492,469)	(3,205,517)
Total Members' Equity	\$175,371,281	\$143,479,768

Total Liabilities and Members' Equity	\$2,230,007,240	\$2,014,055,577
--	------------------------	------------------------

Total Assets

2021	\$2,230,007,240
2020	\$2,014,069,565
2019	\$1,843,867,960

The graphs accompanying the Statement of Financial Condition are unaudited. The consolidation of lines on the statements of financial condition and income may differ from the presentation format in the audited financial statements. For a complete copy of the independent audit report performed by Doeren Mayhew, please call the Credit Union at (800) 431-2754, or email your request to memberservices@usalliance.org.

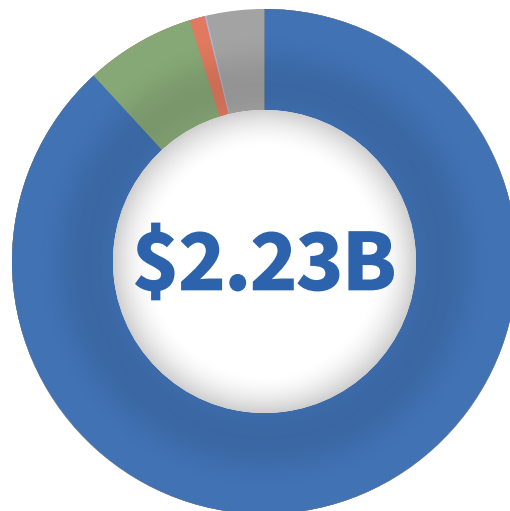
Statement of Financial Condition (cont.)

All data as of December 31, 2021

Assets

Loans	\$1,966,087,086
Cash	\$157,262,150
Investments	\$21,889,101
Property & Equipment	\$2,173,834
Other	\$82,595,069

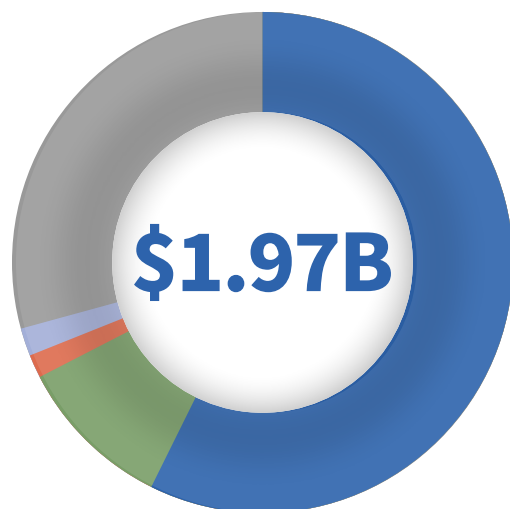
Total Assets: \$2,230,007,240



Loans to Members

Real Estate	\$1,137,189,461
Vehicle	\$200,811,967
Credit Cards	\$29,842,999
Commercial	\$35,651,805
Other	\$580,396,660

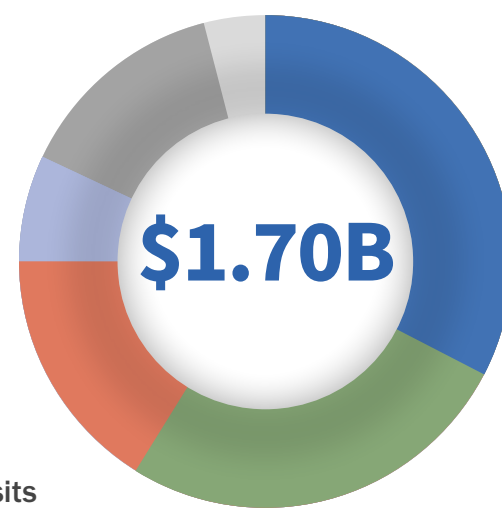
Total Loans to Members: \$1,966,087,096



Member Savings

Certificates	\$553,118,969
Shares	\$445,597,306
Checking	\$274,622,573
Money Market	\$118,519,396
Non-Member Deposits	\$237,343,503
Retirement	\$68,347,244

Total Member Savings: \$1,697,548,991



Volunteers

Board of Directors

Chair

Simon R. Walton

Vice Chair

Ronald M. Quagliani

Secretary

Ellen R. Dulberger

Treasurer

William H. Lusk

Directors

Judith A. Brandt

Carla M. Palma

Nancy R. Rossi

Darren E. Smith

Peter H. Staley

Associate Directors

Arthur G. Kentros

Shaun M. Pasquale

Directors Emeritus

George Barto

James R. Collins

Thomas F. McCormick

John Murphy

Alan L. Stuart

Supervisory Committee

Chair

Shaun M. Pasquale

Members

Paul J. Gravenese

Arthur G. Kentros

Nancy R. Rossi

Management Team

Executive Team

CEO & President

Kris P. VanBeek

CIO & Executive Vice President

Kevin A. Randall

CFO & Senior Vice President

Brett J. Wheeler

COO & Senior Vice President

Stephanie M. Dunn-Hyles

Senior Vice President, Lending

Alexander Schmidt

Vice Presidents

Accounting & Finance

Beverly Tuma

Compliance & Risk Management

Denise M. Enlund

Digital Marketing

John Billings

Financial Assistance & Servicing

Erica Potter

Human Resources

Raksha Shirali

Information Technology

Tony Vo

Member Services

Deanna Rasco

Directors

Coral Labs

Mackie Connell

Cyber Security/ISO

Joshua Polick

Coral Labs, Innovation & Technology

Daniel O'Brien

Assistant Vice Presidents

Audit & Risk

Michael Duffy

Human Resources

Marion T. Murphy

Information Technology

Shireen Shen

Market Expansion & Transformation

Peter Sestito

Marketing

Sara White

Member Services

Shannon Tobin

Operations Support

Felecia Hudson

USALLIANCE Financial

In the News

Newsweek

Best Savings Account for Kids (Credit Union)

Newsweek sought out the best bank and credit union account that offered low minimums to open, no monthly maintenance fees and a decent interest rate, plus special perks like birthday gifts or interactive mobile app features to get kids excited to save.

[Read more on **newsweek.com**](#)

CITY of BOSTON

Bank on Boston Partnership

With the creation of Dora Everyday Checking, USALLIANCE Financial becomes the first regional financial institution to meet Bank On national account standards for safety and affordability.

[Read more on **boston.gov**](#)

Happy Money®

Mission-Aligned Strategic Partnership

Happy Money, a leading financial technology company building tools and services for human happiness, and USALLIANCE Financial, today announced a strategic partnership.

[Read more on **usalliance.org**](#)

yahoo!finance

UNest and USALLIANCE Financial Partner

UNest, the money app for your kids' future, today announced a partnership with USALLIANCE Financial. Cardholders have the ability to invest their cash back into their UNest account.

[Read more on **finance.yahoo.com**](#)

USALLIANCE Selects FIS' Payments One

USALLIANCE Financial will tap into the robust capabilities of FIS' Payments One to streamline and modernize its portfolio of card offerings.

[Read more on **figlobal.com**](#)

USALLIANCE Financial

Branch Locations

Connecticut

West Haven, VA Hospital

950 Campbell Avenue, Building 5

West Haven

1 Atwood Place

Massachusetts

Cambridge

1960 Massachusetts Avenue

Medford

71 Station Landing

New Jersey

Wayne

1 Corporate Drive

New York

Bronx

20 East 179th Street

Napanoch, Walmart

7500 Route 209

Port Chester

555 Boston Post Road

Purchase, PEPSICO

700 Anderson Hill Road

Restricted Access

Woodbourne

390 Route 52

ATMs & Shared Branches

As a member of USALLIANCE, you have access to more than 30,000 surcharge-free ATMs, as well as more than 5,600 shared branch facilities nationwide.

Find one near you: www.usalliance.org/about-us/atm-branch-locator

10 USALLIANCE Branches

30,000 Surcharge-Free ATMs

5,600+ Shared Co-op Branches

Online Banking

Check your balance, view your transaction history, transfer funds, pay bills, and more – all with the click of a button.

Enroll today: www.usalliance.org/enroll

Mobile Banking

USALLIANCE Mobile App



Our mobile app gives you access to all of our online banking features directly from your mobile device. Download the USALLIANCE app from the Apple® App Store® or on Google Play™.**

** Apple is a trademark of Apple Inc., registered in the U.S. and other countries and regions.

App Store is a service mark of Apple Inc.

Google Play and Android are trademarks of Google LLC.

Map Source: Co-op Financial Services | www.co-opfs.org

Branch location data as of May 1, 2022

Contact Us



www.usalliance.org



+1 (800) 431-2754
Call or Text



memberservices@usalliance.org



Live Chat at www.usalliance.org



411 Theodore Fremd Avenue, Suite 350
Rye, NY 10580-1426

Follow Us



facebook.com/usalliance



[@usallianceFCU](https://twitter.com/usallianceFCU)



[@usalliance](https://www.instagram.com/usalliance)



Federally insured by NCUA | Equal Housing Lender
©2022 USALLIANCE Federal Credit Union. All rights reserved.

05-01-22-0015

